

21. The method of claim 19 comprising transmitting the response to a payee
computing device.

22. The method of claim 21 comprising including the PIN code in the response
from the ATM control server.

5 23. The method of claim 22 comprising transmitting the PIN code to the payor
computing device.

24. The method of claim 23 comprising the ATM dispensing an amount specified
by the payment instructions in response to the PIN code.

10 25. Computer readable media storing request translation software operative to
receive a payment request formatted in a native format of a computer network and to translate the
payment request into a native format of an ATM network.